

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.:	09/812,452	Confirmation No.:	1926
Applicant(s):	Kevin W. Spear	Date of Allowance:	March 19, 2010
Filed:	March 20, 2001		
Art Unit:	3691		
Examiner:	Akintola, Olabode		
Title:	HYBRID CREDIT CARD TRANSACTION SYSTEM		

Docket No.: 018360/205526  
Customer No.: 00826

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 CFR 1.312**

This Amendment is filed in response to the Notice of Allowance and the Examiner's Amendment mailed March 19, 2010.

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks** begin on page 5 of this paper.